

**PENSION PROBE  
HALTED IN 1914  
BY JOHN C. BELL**

As Attorney General He  
Refused to Take  
Legal Action

ASSISTANT HANDLED  
ENTIRE CASE, HE SAYS

Declares He Merely Gave  
Official "O. K." to Sanction  
for Mutual Life

LETTER TELLS STORY



Photo by Gulekunt.  
JOHN C. BELL

Two years ago the Insurance Department of Pennsylvania wanted to take the action against the Pension Mutual Life Insurance Company, of Pittsburgh, that it is taking now, and was overruled by John C. Bell, of this city, then Attorney General of Pennsylvania.

The present Insurance Commissioner predicts that the stockholders of the company will lose nearly \$1,000,000. The department's investigation is expected to establish that all the money invested in the company in the last two years would have been saved to the investors if the insurance department had been permitted to have its way in 1914.

The State Insurance Commissioner in 1914 was Charles Johnson, of Norristown, and the Penrose leader of Montgomery County who resigned last spring, alleging that the Brumbaugh wing of the Republican party was attempting to coerce him into working against Penrose.

As Insurance Commissioner he wanted to do the very thing his successor, J. Denny O'Neill, is doing now; that is, bring the matter into the Dauphin County courts and make the company show cause why the Insurance Commissioner should not take possession of its property and liquidate its business.

The Attorney General then was John C. Bell. In a letter published below, he turned down the request of the Insurance Commissioner, refused to apply for a receivership on behalf of the State, but on the contrary advised the Insurance Commissioner that it would be proper to issue to the Pension Mutual Life Insurance Company a certificate of authority to transact the insurance business in Pennsylvania.

**DECLARED INSOLVENT**

The Insurance Commissioner asked Mr. Bell to take the matter into the courts after receiving a report from his examiners who had investigated the affairs of the company.

The examiners reported that the Pension Mutual Life Insurance Company, according to the appraisals placed on its bondholdings

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**THE WEATHER****WEATHER FORECAST**

Based on new discovery in solar physics by WILLIS L. MOORE and F. C. ROBERTS

Forecast for Pennsylvania:  
Sunday, November 26—A Tuesday, November 27—The first half of the week will be unsettled, with snow, and with seasonably cool temperatures.

Wednesday, November 29—It will be fair around midweek.

Thursday, November 30, to Saturday, December 2—Snow Thursday will precede a cool movement. This will clear the weather Friday and bring hard freezing temperatures.

The general weather movements due: A cool movement is due to develop in northwest United States November 29; it will be an average to strong movement, with general precipitation in advance; snow in the North and showers in the South, followed by twenty to thirty degrees colder clearing in all sections.

Another movement is due December 2, and is expected to unite generally with a preceding cool movement.

**GOVERNMENT FORECAST**

For Philadelphia and vicinity—Fair tonight and Tuesday; moderate temperatures tonight, with lowest about forty-five degrees; somewhat colder Tuesday; gentle westerly winds.

**LENGTH OF DAY**

Nov. 20—Sun rises... 6:31 a.m. (Moon rises... 1:41 a.m.)

Nov. 21—Sun rises... 6:30 a.m. (Moon rises... 1:40 a.m.)

Nov. 22—Sun rises... 6:29 a.m. (Moon rises... 1:39 a.m.)

Nov. 23—Sun rises... 6:28 a.m. (Moon rises... 1:38 a.m.)

Nov. 24—Sun rises... 6:27 a.m. (Moon rises... 1:37 a.m.)

Nov. 25—Sun rises... 6:26 a.m. (Moon rises... 1:36 a.m.)

Nov. 26—Sun rises... 6:25 a.m. (Moon rises... 1:35 a.m.)

Nov. 27—Sun rises... 6:24 a.m. (Moon rises... 1:34 a.m.)

Nov. 28—Sun rises... 6:23 a.m. (Moon rises... 1:33 a.m.)

Nov. 29—Sun rises... 6:22 a.m. (Moon rises... 1:32 a.m.)

Nov. 30—Sun rises... 6:21 a.m. (Moon rises... 1:31 a.m.)

**U. S. S. MEMPHIS ON ROCKS OFF SANTO DOMINGO**

Survivors of the wreck of the U. S. S. Memphis, who arrived at League Island on the transport Prairie, charge that the disaster was due to neglect. This picture of the ship on the rocks was brought back by one of the crew.

**TRAINMEN CHIEFS  
MEET PRESIDENT  
THIS AFTERNOON**

Brotherhood Leaders to Be  
Received by Wilson as  
Inquiry Starts

**THIS CITY REPRESENTED**

WASHINGTON, Nov. 20.—President Wilson's first step in the renewed controversy between the railroads and their organized employees over the eight-hour day was taken this afternoon, when the President agreed to meet the leaders of the four big railroad brotherhoods at 5:45 o'clock this afternoon.

W. G. Lee, of the trainmen; W. S. Carter, of the firemen; Warren S. Stone, of the engineers, and L. S. Shepard, representing Chief Carleton, of the conductors, will go to the White House. They are expected to tell the President very frankly what they intend doing if the railroads succeed in having the Adamson law declared unconstitutional.

Labor and capital began the opening skirmish today in what is expected to be the greatest industrial struggle the United States has ever known. The cohorts of each were lined up for action under their leaders and began jockeying for advantageous position as the Newlands Joint Congressional Committee on Interstate Commerce began calling witnesses in its investigation of railroads and other carrier corporations of the nation.

Formal notice was given the Newlands joint committee today that the Philadelphia Board and the Philadelphia Board of Trade would be represented at the hearings.

**A PHILADELPHIA PLAN**

George E. Bartel appeared for the Philadelphia Board, and Philip Godfrey for the Board of Trade.

"We have prepared," Bartel said, "a brief but comprehensive plan which will provide reasonable regulation, yet will protect the interests of the three parties involved—the public, the workers and the owners. We shall present it whenever the committee grants us time."

Philip Godley, as chairman of the committee on inland transportation of the Philadelphia Board of Trade, said he wanted to discuss the subject of public ownership of utilities.

The fight of the operative employees of railroads in support of the Adamson law early took the central position in the struggle.

The "big four" of railway brotherhood leaders—Lee, Carter, Warren S. Stone and Carleton (represented by L. S. Shepard)—today began a series of secret conferences over plans to overcome arguments of the railroads. Their conference followed a secret meeting with Alfred P. Thom, counsel for the national advisory committee of railroad executives. All concerned refused to discuss the meeting.

Organizations of capital in every line,

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**ALLIED FORCES  
PURSUE ENEMY  
NEAR MONASTIR**

"Complete Victory," Is Paris  
Version of City's Cap-  
ture by Sarraïl

**SERBS CLINCH SUCCESS**

PARIS, Nov. 20.—Pursuit of the Bulgarians and German forces that evacuated Monastir is continuing without respite, says the French War Office today in a communique on Balkan operations. Six hundred and twenty-two prisoners and a great deal of booty was captured there. The War Office calls it a "complete victory."

The final burst of fighting in the great battle for Monastir lasted nine days and culminated when French cavalry dashed into Monastir city early yesterday morning. The War Office reviews the various stages of the fighting from the Cerna River to Lake Prebaba, and describes the various steps in the encircling movement that was in progress all last week. Particular praise is given the Serbians for their gallantry in storming Hill 1378 and Makovo.

The last defensive position protecting Monastir on the east side was captured by the Serbians in a storm attack in the sector of Dombromir. The French cavalry that entered the fortress pressed on to the north, capturing Hill 821 and the village of Kirklina.

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**MUST PAY COMPENSATION  
THOUGH EMPLOYE WAS DRUNK**

State Board Rules That Intoxication Is  
Not Adequate Objection

HARRISBURG, Nov. 20.—The Workmen's Compensation Board today held that intoxication of an employee was not a valid defense for an employer and that it could not operate to defeat a claimant's right to compensation.

The decision was made following an appeal presented by the Tempest Brick Company of McKeesport, after the referee, who heard the case, had granted compensation to Polly Williams, of Latrobe, whose husband was killed while working for the defendant company.

**BUSINESS MAN DIES ON BOAT**

W. E. Trainer, Retired Cotton Manu-  
facturer, Was on Way Here

William E. Trainer, a retired cotton manufacturer, after whom the town of Trainer, Pa., was named, died today on the steamboat City of Wilmington when on the way to this city.

As the boat pulled into the Chestnut Street Wharf Dr. John Reming, coroner's physician, was summoned. He said the man's death had been instantaneous.

Mr. Trainer is survived by a widow, one son and five daughters.

**NEGLECT CAUSED  
MEMPHIS WRECK  
SEAMEN CHARGE**

Failure to Keep Steam Up  
for Escape to Sea  
Intimated

**BLAME SHIP'S OFFICERS**

Accusations that the negligence of officers was responsible for the beaching of the United States cruiser Memphis with the loss of forty-one lives in San Domingo harbor on August 29 were made today by former Memphis sailors, who arrived at League Island today from tropical waters on the transport Prairie.

These men, who were on the cruiser Memphis when the ship was driven on the reefs of San Domingo harbor, made public for the first time the real facts behind the sinking of the vessel. Their story is especially significant because today Captain E. L. Beach, who was in command of the Memphis, was placed on trial in Washington.

On the Prairie were machinery, guns and other things that the jacks saved from the Memphis. There were also some 2,000,000 or more nuts, which the men with painstaking care had unscrewed from the armor plate of the wrecked cruiser. The story of the crew of the Memphis, as they told it today, had a strong touch of the drama of the tropics.

The Memphis was anchored three miles out in the outer harbor of San Domingo on August 29. It was one of those perfect tropical days of turquoise skies and gentle breezes.

According to the men, it is customary for all ships visiting San Domingo harbor to keep full steam up so that in case of tidal wave or typhoon, a vessel can scoot out into the open sea, away from the treacherous reefs off shore.

**STEAM IN TWO BOILERS**

The Memphis, it is charged, only had steam up in two of its sixteen boilers, and steam was kept in these boilers just to keep the ice plant going. In order to have moved the cruiser, the men say, it would have been necessary to have had steam up in at least four boilers. When the tidal

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**MINISTERS' SONS DEFENDED**

Presbyterian Pastor at Conference  
Points to Wilson and Hughes  
as Typical

The Rev. Clarence Edward McCartney, speaking at the weekly meeting of the Presbyterian Ministers today in the Witherspoon Building, said:

"All ministers' sons do not conform to the old humor of being worthless and no-accounts. In reality, ministers' sons, due to the perfect environment of the homes in which they are raised, should in every case turn out to be the very best of men from every standpoint."

"To give you an instance, or I might say, evidence of this, I point out our own President of the United States. He is the son of a minister, and likewise Charles Evans Hughes is also the son of a minister."

**QUICK NEWS****AUSTRIAN EMPEROR'S CONDITION WORSE**

ROME, Nov. 20.—Dispatches from Zurich assert that the Austrian Emperor's condition is worse and that he has asked for the papal benediction. Arrival of German specialists is awaited.

**TODAY'S RACING RESULTS**

First Bowie race, maiden 2-year-olds, 5 furlongs, selling—Ed Garrison, 101, Koppleman, \$23.00, \$12.30, \$9.10, won; Merchant, 109, McAtes, \$5.00, \$3.70, second; Otago, 106, Robinson, \$8.40, third. Time, 1:07 2-5.

Second Bowie race, 2-year-olds, 6 furlongs—Alford, 113, Ambrose, \$3.00, \$2.90, \$2.20, won; Lucius, 106, Petroff, \$3.20, \$2.50, second; Kentucky Boy, 113, Fairbrother, \$2.30, third. Time, 1:14.

**SAN FRANCISCO COUNT CLINCHES WILSON LEAD**

NEW YORK, Nov. 20.—San Francisco County completed. All California electors absolutely safe. The foregoing telegram was received this afternoon by Vance C. McCormick, chairman of the Democratic National Committee, from Gavin McNab, Democratic committeeman from California.

**HUGHES GOLFS; SILENT ON PRESIDENT'S VICTORY**

LAUREL-IN-THE-PINES, Lakewood, N. J., Nov. 20.—Governor Hughes played golf today, still withholding any comment on the election returns. National Republican Chairman Wilcox, who was here conferring with the Republican nominee Saturday, left for New York, also without a statement.

**ILLINOIS WOMAN WILLS \$200,000 TO HER COOK**

CARLEISLE, Ill., Nov. 20.—Kate Mulcahy, who served Mrs. John McCabe as cook for forty-one years, is made Mrs. McCabe's heir in the will just probated. The estate is worth \$200,000.

**POSTOFFICE NEAR PUNXSUTAWNEY ROBBED OF \$1200**

PUNXSUTAWNEY, Pa., Nov. 20.—The postoffice and store of the Mahoning Supply Company at Walston, near here, were robbed today. The loot was \$1200 in money and stamps.

**SURVIVORS OF WRECKED CRUISER MEMPHIS ARRIVE**

The United States transport Prairie arrived at the Philadelphia Navy Yard today from San Domingo and Haiti, bringing survivors of the cruiser Memphis, which was wrecked by a tidal wave in West Indian waters several months ago. The Prairie also brought marines who were wounded by snipers when the Americans were restoring order in Haiti.

**NEW ENVOY FROM PANAMA PRESENTS CREDENTIALS**

WASHINGTON, Nov. 20.—Belisario Porras, of Panama, former President of that republic, today presented his credentials to President Wilson as Minister to the United States. He was accompanied to the White House by Eusebio A. Morales, the retiring Minister, who has been elected President of Panama.

**SUPREME COURT AGAIN TO HEAR HARVESTER CASE**

WASHINGTON, Nov. 20.—Reargument of the anti-trust suit against the International Harvester Company will be heard by the Supreme Court on Monday, February 26. The court today fixed that date for rearargument. The Government had asked that the hearing be set for December 11. The case was argued at the last term, but owing to changes on the bench the court asked for a rearargument.

**AIR YACHT, LUXURY CRAFT, BUILT FOR LONG VOYAGES**

NEW YORK, Nov. 20.—The air yacht has come. Commissioned by the Aero Club of America, a gigantic air-water craft, 54 feet long and 74 feet from tip to tip of her wings, has just been built to make Florida from New York at week-ends and the Bermudas whenever wind and water conditions are especially propitious. At a recent trial eleven passengers were easily carried. The machine is the last word in luxury. The Curtiss Company built the air yacht for the American Transoceanic Company, of which Rodman Wanamaker is president. Harry Payne Whitney, however, is said to be the man who authorized her construction and who will be the host on the air voyages scheduled for the near future. A speed of sixty miles an hour was demanded in the specifications, this meaning a medium going for comfort with passengers.

**WAR BOOSTS MRS. LANSING'S ENTERTAINMENT BILL**

WASHINGTON, Nov. 20.—Because of the war it will cost Mrs. Robert Lansing, wife of the Secretary of State, almost twice as much again this year to entertain the diplomatic corps. European hostilities make it necessary to have the Entente Powers' representatives one evening and Central Powers' representatives the next. Allied representatives won the toss, so to speak, and will be entertained first.

**WILL PROPOSE POPULAR ELECTION OF PRESIDENT**

PORTLAND, Ore., Nov. 20.—Senator George E. Chamberlain will introduce at the coming session of Congress a proposed constitutional amendment providing for the election of President by direct vote of the people, according to a formal statement issued today. The statement says that he hopes to have it acted upon in time to become effective four years hence.

**BANKERS AND RESERVE BOARD DISCUSS GOLD**

WASHINGTON, Nov. 20.—Twelve big bankers, representing financial America in their capacity as members of the advisory council of the Federal Reserve Board, met today with the board to discuss, among other things, means of controlling the huge flood of gold that has swept into the United States with the tide of war-time prosperity. Opinions differ sharply. They range from the desire on the part of some bankers to get rid of the gold to a belief by others that most of it can be absorbed in this country without leading to undue speculation.

**LONDON PAPER CALLS FOR NEW HEAD OF BRITISH NAVY**

LONDON, Nov. 20.—In an article calling attention to Germany's submarine menace to England, the Morning Post today made a sharp attack upon the British Admiralty. The paper demanded a new head for the British navy on the ground that the present one had failed to cope with the evolution and development of Germany's sea forces.

**SINKING OF FOUR SHIPS REPORTED BY LLOYDS**

LONDON, Nov. 20.—Lloyd's reports the sinking of two British steamships, the Lady Carrington and the Vasco; the Italian Steamship Lela and the Portuguese steamship San Nicola. The Lady Carrington registered 3220 tons gross. The Vasco was 1914 tons gross and the Lela 2387 tons.

**ALLIES ORDER FOES' ENVOYS FROM GREECE**

LONDON, Nov. 20.—An Athens agency special dispatch asserts German, Austrian, Bulgarian and Turkish Ambassadors in the Greek capital have been told by the Allies that they must leave the country by Wednesday.

**WELSH MINERS THREATEN TO QUIT; WAR ON HIGH PRICES**

LONDON, Nov. 20.—Dissatisfaction with working conditions and rising cost of living is again causing much unrest among the Welsh coal miners. Unless conditions are remedied the miners threaten to quit work for twenty-four hours as a demonstration of their power. The Government threatens to take over the coal industry and operate it if the men walk out.

**LIMITED FOOD EMBARGO URGED BY COMMISSIONER FOUST**

HARRISBURG, Nov. 20.—James Foust, Dairy and Food Commissioner, favors a limited embargo on exporting food products. In a statement he says the way to prevent a food shortage and to reduce the ever-increasing prices in this country is to take this action. "The European war is without doubt causing an increase in the price of food products of all kinds," said the Commissioner. "The way to reduce the cost of the necessities of life in this country is to put a limit on the exporting of food products, so as to prevent shortage of the goods required for our own consumption."

**MAYOR TO ASK  
STATE LAWS TO  
HELP OUT CITY**

Bills Now Framing for  
Presentation at 1917  
Legislature

**TAX REVISION BOARD  
IN COUNCILS' SWAY**

Method of Assessing Realty  
Long Thorn in Municipal  
Assembly's Side

**OPPOSITION DEVELOPING****Mayor Smith's Plans  
for State Legislation**

1. A bill placing the Board of Revision of Taxes under the control of City Councils.
2. Amendments to present tax legislation doing away with the rate on realty classed as "sub-urban" and maintaining the two classes of farm and city.
3. Bills to have State remit tax on city loans, which annually, during the next five years, would save over \$1,000,000.
4. Bill to curtail the power of the courts relative to mandamus of the city for salaries.
5. Amendments to automobile laws, making all drivers qualify by an examination for fitness.
6. More stringent laws governing the sale of firearms.
7. Suggestions now under consideration include radical revision of methods of assessing realty for tax purposes, the curtailment of the broad power of the Fairmount Park Commission and many other changes in existing municipal legislation, the need for which has been made apparent by the city's present financial difficulties.

Philadelphia's needs and Philadelphia's demands will be forebly presented to members of the next Legislature. In preparation for a campaign for modern legislation Mayor Smith is at work on a program which includes relief from many of the ills from which the city, in the opinion of the Mayor and advisers, now suffer. Some of the bills have already been framed, while others are yet matters for discussion and conferences.

The Mayor has been in daily touch with Chairman Gaffney, of Councils' Finance Committee, and with political leaders of both factions of the organization who will have charge of the measures after they have been fully decided upon and framed. Back of the bills will be an aggressive, councilmanic legislative committee, each member of which will be in full accord with the reforms contained in measures and amendments.

So far the progress made upon the bills that it is planned to have presented has been kept a close secret, but it is understood by all familiar with the recent investigations made with a view to improving tax methods, methods of finance and methods of departmental control as compared with control by the Board of Revision of Taxes and such commissions as that governing Fairmount Park, that many of the suggestions made by the Mayor and Chairman Gaffney, of the Finance Committee, have been or will be included before the opening of the session.

The Mayor when asked regarding his plans for new legislative enactments said that he was not satisfied with the present methods of taxation, that Director Wilson, of the Department of Public Safety, has in view amendments to protect the lives of pedestrians; and that new revenues would have to be obtained by methods such as those outlined by Chairman Gaffney of the Finance Committee, who favors having the State remit taxes on city loans and the paying over to the city of mercantile licenses. The Mayor declined to go into detail at this time as to all of the legislation, as much of it is as yet incomplete and therefore subject to change.

Another reason given for not going into any exhaustive discussion of new legislation at this time is that the members of the committee who will represent Councils at Harrisburg have not yet been chosen. Until the committee is named no definite steps toward the winter campaign will be taken. Owing to the factional split in the Republican party the personnel of this councilmanic committee is the subject of grave debate, and already Select Councilman Harry J. Trainer, the Penrose-McNichol leader of the Third Ward, has publicly announced that he would not head the committee appointed by Select Council and that he does not even care to serve when such a committee is appointed.

During the past few weeks the Mayor has conferred with Senator Boies Penrose, Senator James P. McNichol, Senator Edwin H. Vore and other leaders relative to his plans for State legislation. Upon the result of future conferences between these leaders will depend the final complexion of the bills that are expected not only to result in additional revenues, but in material strengthening of existing laws.

Naturally the subject being given the most careful consideration refers to the relationship existing between the Board of Revision of Taxes and City Councils. At the present time all Councils can do is to

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